

Albert Russo, Trustee  
PO Box 4853  
Trenton, NJ 08650-4853

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**Trustee's Proposed Distribution Report**

**Chapter 13 Case # 23-12340 / CMG**

In Re:

Case Status: Confirmed

Jeffrey S Harmon

The above referenced debtor(s) plan has been confirmed. The Standing Trustee's office has set up the case for distributions to administrative, priority, and secured creditors. Unsecured creditor claims may not appear on this report, as the Trustee's office has not yet performed a post-bar review on this case. Those claims will be added to the case after the bar review has been completed.

Attached is the Trustee's Proposed Distribution Report for review.

**ATTORNEYS AND CREDITORS:** IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained therein. You are strongly advised to compare this report against your filed Proof of Claim and the court's docket. If you are not in agreement with this report, you must notify the Trustee in writing, at the address listed above or via email to [info@russotrustee.com](mailto:info@russotrustee.com), within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

**UNSECURED CREDITORS:** If your claim does not appear on this report, please check the court's claims register to be sure it is properly filed. If it has been properly filed and it is to be paid through the confirmed plan, it will appear on the Trustee's Proposed Distribution Report that is filed after the bar review.

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| CLAIMS AND DISTRIBUTIONS              |                               |                |                         |              |             |             |
|---------------------------------------|-------------------------------|----------------|-------------------------|--------------|-------------|-------------|
| Claim ID                              | Claimant Name                 | Dist. Priority | Class                   | Claim Amount | Amount Paid | Balance Due |
| 0                                     | Jeffrey S Harmon              | 5              | Debtor Refund           | \$0.00       | \$0.00      | \$0.00      |
| 0                                     | Andrew B. Finberg, Esq.       | 13             | Attorney Fees           | \$4,063.00   | \$0.00      | \$4,063.00  |
| 4                                     | BANK OF AMERICA, N.A.         | 24             | Debt Secured by Vehicle | \$0.00       | \$0.00      | \$0.00      |
| 16                                    | CROSSCOUNTRY MORTGAGE, INC    | 24             | Mortgage Arrears        | \$822.25     | \$0.00      | \$822.25    |
| 14                                    | DISCOVER BANK                 | 24             | Mortgage Arrears        | \$0.00       | \$0.00      | \$0.00      |
| 6                                     | INTERNAL REVENUE SERVICE      | 28             | Priority Creditors      | \$22,583.04  | \$0.00      | \$22,583.04 |
| 9                                     | AMERICAN EXPRESS              | 33             | Unsecured Creditors     | \$5,746.26   | \$0.00      | \$5,746.26  |
| 10                                    | AMERICAN EXPRESS              | 33             | Unsecured Creditors     | \$6,677.07   | \$0.00      | \$6,677.07  |
| 1                                     | DISCOVER BANK                 | 33             | Unsecured Creditors     | \$9,041.06   | \$0.00      | \$9,041.06  |
| 3                                     | ECMC                          | 33             | Unsecured Creditors     | \$0.00       | \$0.00      | \$0.00      |
| <b>No Disbursements: Paid outside</b> |                               |                |                         |              |             |             |
| 7                                     | INTERNAL REVENUE SERVICE      | 33             | Unsecured Creditors     | \$968.01     | \$0.00      | \$968.01    |
| 5                                     | JPMORGAN CHASE BANK, NA       | 33             | Unsecured Creditors     | \$7,756.32   | \$0.00      | \$7,756.32  |
| 12                                    | LVNV FUNDING LLC              | 33             | Unsecured Creditors     | \$5,474.70   | \$0.00      | \$5,474.70  |
| 13                                    | LVNV FUNDING LLC              | 33             | Unsecured Creditors     | \$11,075.72  | \$0.00      | \$11,075.72 |
| 15                                    | LVNV FUNDING LLC              | 33             | Unsecured Creditors     | \$427.40     | \$0.00      | \$427.40    |
| 8                                     | NAVIENT PC TRUST              | 33             | Unsecured Creditors     | \$0.00       | \$0.00      | \$0.00      |
| <b>No Disbursements: Paid outside</b> |                               |                |                         |              |             |             |
| 17                                    | PORTFOLIO RECOVERY ASSOCIATES | 33             | Unsecured Creditors     | \$4,636.65   | \$0.00      | \$4,636.65  |
| 11                                    | PORTFOLIO RECOVERY ASSOCIATES | 33             | Unsecured Creditors     | \$14,572.37  | \$0.00      | \$14,572.37 |
| 2                                     | UPSTART NETWORK, INC          | 33             | Unsecured Creditors     | \$3,342.31   | \$0.00      | \$3,342.31  |

Creditors are listed in the order they are scheduled to receive distributions. The **DIST. PRIORITY** column indicates order of payments. A lower code is paid first. Equal codes are paid pro-rata.

If unsecured creditors are scheduled to receive a dividend, they are paid on a pro-rata basis pursuant to the confirmed plan. As result, the amounts to be paid / balances due listed in this report reflect the claim balance and may not be the actual amount to be paid per the plan.

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**CASE SUMMARY**

Summary of all receipts and disbursements from date filed through August 04, 2023.

|                  |            |   |            |
|------------------|------------|---|------------|
| Total Receipts:  | \$5,550.00 | Current Monthly Payment:                | \$1,850.00 |
| Paid to Claims:  | \$0.00     | Arrearages:                             | \$0.00     |
| Paid to Trustee: | \$399.60   |   |            |
| Funds on Hand:   | \$5,150.40 | Percent to General Unsecured Creditors: | 100%       |

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